



Order Filed on August 6, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

24-37370 BKOBJ01
BROCK & SCOTT, PLLC
302 Fellowship Rd, Suite 130
Mount Laurel, NJ 08054
(844) 856-6646
Attorneys for Capital One, N.A.

In Re:

Lori Ann Mitchell

Case No: 25-15684-VFP

Hearing Date: August 7, 2025


Judge: VINCENT F
PAPALIA

Chapter: 13

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**

DATED: August 6, 2025



Honorable Vincent F. Papalia
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b) 24-37370 BKOBJ01 BROCK & SCOTT, PLLC 302 Fellowship Rd, Suite 130 Mount Laurel, NJ 08054 (844) 856-6646 Attorneys for Capital One, N.A.	
In Re: Lori Ann Mitchell	Case No: 25-15684-VFP Hearing Date: August 7, 2025 Judge: VINCENT F PAPALIA Chapter: 13

The Consent Order pertains to the property located at 11 Holderness Drive, Sussex, NJ 07461, mortgage account ending with “2253”;

This Matter having been brought before the Court by, Russell L. Low, Low & Low, Esquire, attorney for Debtor, Lori Ann Mitchell (hereinafter the “Debtor”), upon the filing of a Chapter 13 Plan, Capital One, N.A. (hereinafter the “Creditor”) by and through its attorneys, Brock and Scott, PPLC, having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties of the form, substance and entry of the within Order, and for other and good cause shown:

1. The Parties agree that this consent order shall be made part of the Confirmation Order.
2. The Debtor agrees that they shall cure the full amount of Creditor’s valid secured Proof of Claim (#8) which lists pre-petition arrears in the amount of \$10,502.50.
3. If required by the Trustee, Debtor agrees to amend their Chapter 13 Plan post-confirmation to provide for the arrears listed in Capital One, N.A.’s allowed secured Proof of Claim.
4. Debtor shall timely pay the monthly post-petition mortgage payment in the amount of \$728.21, direct to creditor outside the plan. Said amount is subject to changes in accordance with the terms of the note and mortgage

5. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form,
Content and entry of the within Order:

BROCK AND SCOTT, PLLC

Capital One, N.A.

By Its Attorney,

/s/ Kimberly A. Wilson

Kimberly A. Wilson

(Bar No. 031441997)

Attorney for Creditor

BROCK & SCOTT, PLLC

3825 Forrestgate Drive

Winston-Salem, NC 27103

Telephone: 844-856-6646

Facsimile: 704-369-0760

E-Mail: njbkr@brockandscott.com

Dated: 08/01/2025

DEBTOR

By Their Attorney,

/s/ Russell L. Low

Russell L. Low, Esquire

Attorney for Debtor

505 Main St.,

Suite 304,

Hackensack, NJ 07601

Phone Number: [\(201\) 343-4040](tel:(201)343-4040)

Email: ecf@lowbankruptcy.com

Dated: 08/01/2025

In re:
Lori Ann Mitchell
Debtor

Case No. 25-15684-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 06, 2025

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2025:

Recip ID	Recipient Name and Address
db	+ Lori Ann Mitchell, PO Box 44, Vernon, NJ 07462-0044

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor Capital One N.A. kimberly.wilson@brockandscott.com, wbecf@brockandscott.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Lori Ann Mitchell ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5